

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rebecca A. Corradetti  
Eugene A. Corradetti, III  
Debtors

Case No. 20-00424-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Mar 19, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Rebecca A. Corradetti, Eugene A. Corradetti, III, 1936 Park Forest Avenue, State College, PA 16803-1329
5300532	+ Capital One, c/o ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
5364492	+ Centre Tax Agency, 243 S. Allen Street, PO Box 437, State College, PA 16804-0437
5300536	+ Centre Tax Agency, P.O. Box 437, State College, PA 16804-0437
5300547	+ Discover Bank, c/o Northstar Location Services, LLC, P.O. Box 49, Bowmansville, NY 14026-0049
5300549	Geisinger, P.O. Box 983148, Boston, MA 02298
5300554	+ Mount Nittany Medical Center, P.O. Box 536317, Pittsburgh, PA 15253-5905
5300561	+ Synchrony Bank, c/o ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
5300563	+ Terminix International, c/o Nationwide Credit, P.O. Box 14581, Des Moines, IA 50306-3581
5300564	+ University Accounting, P.O. Box 5865, Carol Stream, IL 60197-5865

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 19 2025 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: AISACG.COM	Mar 19 2025 22:36:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5300527	+ Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 18:42:49	American Express, P.O. Box 650448, Dallas, TX 75265-0448
5300526	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 19 2025 18:41:00	American Express, c/o Midland Credit Mgmt., 350 Camino De La Reina, #100, San Diego, CA 92108-3007
5313060	Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 18:42:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5300529	+ Email/Text: bankruptcy@sunrisecreditservices.com	Mar 19 2025 18:41:00	Bank of America, c/o Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
5300528	^ MEBN	Mar 19 2025 18:34:08	Bank of America, c/o NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
5301627	+ EDI: BANKAMER2	Mar 19 2025 22:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5300530	^ MEBN	Mar 19 2025 18:34:21	Barclays Bank DE, c/o Ratchford Law Group, 54 Glenmaura Nat. Blvd., #104, Moosic, PA 18507-2161
5303693	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2025 18:41:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919

5300543	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2025 18:41:00	Citizens One, P.O. Box 42113, Providence, RI 02940
5300531	+ EDI: CAPIO.COM	Mar 19 2025 22:36:00	Capio Partners, P.O. Box 3778, Sherman, TX 75091-3778
5300533	+ Email/Text: ngisupport@radiusgs.com	Mar 19 2025 18:41:00	Capital One Bank, c/o Radius Global Solutions, LLC, P.O. Box 390846, Minneapolis, MN 55439-0846
5300534	+ EDI: PRA.COM	Mar 19 2025 22:36:00	Capital One Bank, c/o Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541-0914
5302164	EDI: CAPITALONE.COM	Mar 19 2025 22:36:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5311491	Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 18:43:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5300535	Email/Text: mediamanagers@clientservices.com	Mar 19 2025 18:41:00	Capital One Bank, c/o Client Services, Inc., 3451 Truman Blvd., St. Charles, MO 63301
5299712	+ Email/Text: bankruptcy@cavps.com	Mar 19 2025 18:42:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5300540	+ Email/Text: BAN140310@UCBINC.COM	Mar 19 2025 18:41:00	Citibank, NA, c/o United Collection Bureau, Inc., P.O. Box 140310, Toledo, OH 43614-0310
5300541	+ Email/Text: bankruptcy@cavps.com	Mar 19 2025 18:42:00	Citibank, NA, c/o Cavalry SPV I, LLC, 500 Summit Lake Dr., Ste 400, Valhalla, NY 10595-2321
5300539	+ Email/Text: bankruptcy@cavps.com	Mar 19 2025 18:42:00	Citibank, NA, c/o Cavalry SPV I, LLC, P.O. Box 520, Valhalla, NY 10595-0520
5300538	+ Email/Text: Banko@frontlineas.com	Mar 19 2025 18:42:00	Citibank, NA, c/o Frontline Asset Strategies, 2700 Snelling Ave. N, Ste. 250, Roseville, MN 55113-1783
5300542	^ MEBN	Mar 19 2025 18:34:08	Citibank, NA, c/o Cawley Bergmann, LLC, 550 Broad St., Ste. 1001, Newark, NJ 07102-4542
5300537	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 19 2025 18:41:00	Citibank, NA, c/o Midland Credit Management, P.O. Box 2121, Warren, MI 48090-2121
5300544	+ EDI: PRA.COM	Mar 19 2025 22:36:00	Comenity Bank, c/o Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541-0914
5300546	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 19 2025 18:42:00	Credit Management, P.O. Box 16346, Pittsburgh, PA 15242-0346
5302010	EDI: DISCOVER	Mar 19 2025 22:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5300550	+ EDI: IRS.COM	Mar 19 2025 22:36:00	Internal Revenue Service, P O Box 7346, Philadelphia, Pennsylvania 19101-7346
5300551	+ Email/Text: legal@arsnational.com	Mar 19 2025 18:41:00	JP Morgan Chase Bank, c/o ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046
5300552	Email/Text: mediamanagers@clientservices.com	Mar 19 2025 18:41:00	JP Morgan Chase Bank, c/o Client Services, Inc., 3451 Truman Blvd., St. Charles, MO 63301
5308702	+ Email/Text: RASEBN@raslg.com	Mar 19 2025 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5300553	^ MEBN	Mar 19 2025 18:34:14	KML Law Group, PC, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
5317362	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Mar 19 2025 18:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5300555	+ Email/PDF: bankruptcy_prod@navient.com		
		Mar 19 2025 18:42:47	Navient, P.O. Box 9000, Wilkes-Barre, PA 18773-9000
5308449	Email/PDF: bankruptcy_prod@navient.com		
		Mar 19 2025 18:42:47	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
5300557	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 19 2025 18:41:00	PNC Bank, P.O. Box 5570, Cleveland, OH 44101
5317346	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 19 2025 18:41:00	PNC Bank National Association, PO Box 94982, Cleveland OH 44101
5319843	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 19 2025 18:41:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
5300558	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 19 2025 18:41:00	PNC Bank, N.A., P.O. Box 1820, Dayton, OH 45401
5312091	EDI: PRA.COM		
		Mar 19 2025 22:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5300548	Email/Text: signed.order@pfwattorneys.com		
		Mar 19 2025 18:41:00	Discover Bank, c/o Pressler, Felt & Warshaw, 7 Entin Rd., Parsippany, NJ 07054
5300556	+ EDI: PENNDEPTREV		
		Mar 19 2025 22:36:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, Pennsylvania 17128-0001
5300556	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Mar 19 2025 18:41:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, Pennsylvania 17128-0001
5301617	EDI: PENNDEPTREV		
		Mar 19 2025 22:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5301617	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Mar 19 2025 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5300559	+ Email/Text: ngisupport@radiusgs.com		
		Mar 19 2025 18:41:00	Radius Global Solutions, P.O. Box 390905, Minneapolis, MN 55439-0905
5299088	+ EDI: AISACG.COM		
		Mar 19 2025 22:36:00	Synchrony Bank, AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5300560	^ MEBN		
		Mar 19 2025 18:34:12	Synchrony Bank, c/o American Coradius Internat., 2420 Sweet Home Rd., #150, Amherst, NY 14228-2244
5300562	+ Email/Text: compliance@monarchrm.com		
		Mar 19 2025 18:41:00	Synchrony Bank, c/o Monarch Recovery Management, 3260 Tillman Dr., Ste. 75, Bensalem, PA 19020-2059
5300565	^ MEBN		
		Mar 19 2025 18:34:11	Younomics Private Student Loan Trust, c/o Asset Recovery, 2200 E. Devon Ave., #200, Des Plaines, IL 60018-4501

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5300545	*+	Comenity Bank, c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914
5308712	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5312549	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5320755	*+	Synchrony Bank, AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James McClure	on behalf of Debtor 2 Eugene A. Corradetti III jmclure@bmzlaw.com, nvargas@bmzlaw.com;plarson@bmzlaw.com
James McClure	on behalf of Debtor 1 Rebecca A. Corradetti jmclure@bmzlaw.com nvargas@bmzlaw.com;plarson@bmzlaw.com
James Warmbrodt	on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jeffrey Stover	on behalf of Debtor 2 Eugene A. Corradetti III jstover@nittanylaw.com
Jeffrey Stover	on behalf of Debtor 1 Rebecca A. Corradetti jstover@nittanylaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1

Rebecca A. Corradetti

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9476

EIN --

Debtor 2

Eugene A. Corradetti III

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0747

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:20-bk-00424-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rebecca A. Corradetti

Eugene A. Corradetti III

**By the  
court:**3/19/25Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**